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ABSTRACT

2 A system and method for merchant invoked electronic commerce allowing consumers to
3 purchase items over a network and merchants to receive payment information relating to the
4 purchases. The system includes a server having software which gathers the purchasing information
5 from a consumer to complete a purchasing transaction over a network. The system has a consumer
6 data structure that stores purchasing information for registered consumers. The software is able to
7 access the consumer data structure and enter the consumer's purchasing information during
8 subsequent purchases. Having the software obtain and enter the consumer's purchasing information,
9 the consumer does not have to enter the same information every time they purchase an item over the
10 network. In alternate embodiments, the same technology can be applied to other arenas where a user
11 may have to enter the same repetitive information. In addition, consumers can register with the
12 consumer information server prior to making purchase. In an alternate embodiment, a merchant can
13 gather the purchasing information from a consumer and pass the information to the consumer
14 information server to allow the consumer to register with the consumer information server.